

Information to identify the case:

Debtor 1

Quanesha Monae Martin

Social Security number or ITIN xxx-xx-0645

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Southern District of New York

Case number: 19-13747-pb

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Quanesha Monae Martin

1/19/24**By the court:** Philip Bentley
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Quanesha Monae Martin
Debtor

Case No. 19-13747-pb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0208-1

User: admin

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Date Rcvd: Jan 19, 2024

Form ID: 3180W

Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2024:

Recip ID	Recipient Name and Address
db	#+ Quanesha Monae Martin, 2205 2nd Avenue, Apt. 7D, New York, NY 10029-2238
cr	+ NYCHA, NYCHA Law Dept, 90 Church St., 11th Fl., New York, NY 10007-3035
7645224	+ FEDLOAN SERVICING, ATTN: BANKRUPTCY, PO BOX 69184, HARRISBURG, PA 17106-9184
7645228	+ NEW YORK CITY CORP. COUNSEL, LAW DEPT., 100 CHURCH STREET, NEW YORK, NY 10007-2668
7645229	+ NEW YORK CITY HOUSING AUTH., 250 BROADWAY, 9TH FL., NEW YORK, NY 10007-2597
7645230	+ PINNACLE, PO BOX 130848, CARLSBAD, CA 92013-0848
7675879	+ Scott J. Goldstein, Esq., 280 West Main Street, Denville, NJ 07834-1233
7645235	+ TOURO GRAD. SCHOOL OF EDUCATIO, 320 31ST STREET, NEW YORK, NY 10001-2705

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
7645218	+ Email/Text: backoffice@affirm.com	Jan 19 2024 19:13:00	AFFIRM INC, AFFIRM INCORPORATED, PO BOX 720, SAN FRANCISCO, CA 94104-0720
7645220	+ EDI: WFNNB.COM	Jan 20 2024 00:16:00	COMENITY BANK/KAY JEWELERS, ATTN: BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
7645221	+ EDI: WFNNB.COM	Jan 20 2024 00:16:00	COMENITY BANK/TORRID, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
7669540	EDI: CITICORP	Jan 20 2024 00:15:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
7645223	EDI: CITICORP	Jan 20 2024 00:15:00	DSNB BLOOMINGDALES, ATTN: RECOVERY 'BK', PO BOX 9111, MASON, OH 45040
7645222	EDI: CITICORP	Jan 20 2024 00:15:00	DEPARTMENT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, 9111 DUKE BOULEVARD, MASON, OH 45040
7668242	EDI: Q3G.COM	Jan 20 2024 00:16:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
7669577	EDI: JEFFERSONCAP.COM	Jan 20 2024 00:16:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
7645219	EDI: JPMORGANCHASE	Jan 20 2024 00:15:00	CHASE CARD SERVICES, ATTN: BANKRUPTCY, PO BOX 15298, WILMINGTON, DE 19850
7656145	+ Email/Text: RASEBN@raslg.com	Jan 19 2024 19:12:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853

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7645225	Email/Text: customerservice.us@klarna.com	Jan 19 2024 19:12:00	KLARNA, 629 N. HIGH STREET, COLUMBUS, OH 43215
7645226	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 19:20:20	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
7646704	Email/PDF: resurgentbknotifications@resurgent.com	Jan 19 2024 19:20:18	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
7645227	Email/Text: bankruptcynotice@nymcu.org	Jan 19 2024 19:13:00	MUNICIPAL CREDIT UNION, ATTN: BANKRUPTCY, PO BOX 3205, NEW YORK, NY 10007
7672746	Email/Text: bankruptcynotice@nymcu.org	Jan 19 2024 19:13:00	MUNICIPAL CREDIT UNION, MCU-COLLECTIONS DEPT. - BK UNIT, 22 CORTLANDT ST 24 FL, NEW YORK, NY 10007-3153
7665591	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 19 2024 19:12:00	Midland Funding LLC, PO Box 2037, Warren, MI 48090-2037
7645590	+ EDI: PRA.COM	Jan 20 2024 00:16:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
7645231	+ EDI: SYNC	Jan 20 2024 00:15:00	SYNCB/GAP, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
7645232	+ EDI: SYNC	Jan 20 2024 00:15:00	SYNCHRONY BANK/BANANA REPUBLIC, ATTN: BANKRUPTCY, PO BOX 105972, ATLANTA, GA 30348-5972
7645233	+ EDI: SYNC	Jan 20 2024 00:15:00	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
7669660	+ EDI: PRA.COM	Jan 20 2024 00:16:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
8033289	+ EDI: AIS.COM	Jan 20 2024 00:16:00	Synchrony Bank by, AIS InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
7645234	+ EDI: WTRRN BANK.COM	Jan 20 2024 00:16:00	TARGET, ATTN: BANKRUPTCY, PO BOX 9475, MINNEAPOLIS, MN 55440-9475
7671207	+ Email/Text: bncmail@w-legal.com	Jan 19 2024 19:12:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
7645236	Email/Text: bankruptcydept@wyn.com	Jan 19 2024 19:13:00	WYNDHAM VACATION OWNERSHIP, ATTN: BANKRUPTCY, PO BOX 98940, LAS VEGAS, NV 89193
7645237	+ Email/Text: bankruptcydept@wyn.com	Jan 19 2024 19:13:00	WYNDHAM VACATION OWNERSHIP, ATTN: OFFICERS, 6277 SEA HARBOR DRIVE, ORLANDO, FL 32821-8043

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
clrk		Clerk of Court, United States Bankruptcy Court, SD
8033410	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 19, 2024 at the address(es) listed below:

Name	Email Address
Krista M. Preuss	on behalf of Trustee Krista M. Preuss info@ch13kp.com kpreuss13@ecf.epiqsystems.com
Mira Kolker	on behalf of Creditor NYCHA mira.kolker@nycha.nyc.gov
Scott J. Goldstein	on behalf of Debtor Quanesha Monae Martin sjg@sgoldsteinlaw.com cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;g31979@notify.cincompass.com;goldstein.scottb107612@notify.bestcase.com;LawOfficesofScottJGoldsteinLLC@jubilee bk.net
Thomas C. Frost	on behalf of Trustee Thomas C. Frost info@FrostSDNY13.com tfrost13@ecf.epiqsystems.com
Thomas C. Frost	info@FrostSDNY13.com tfrost13@ecf.epiqsystems.com
United States Trustee	USTPRegion02.NYECF@USDOJ.GOV

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